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PTO/SB/21 (08-03)

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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	10/066,174	
	Filing Date	01-29-2002	
	First Named Inventor	FISHER, Douglas	
	Art Unit	3621	
	Examiner Name	BAYAT, Bradley B.	
Total Number of Pages in This Submission	106	Attorney Docket Number	01-111

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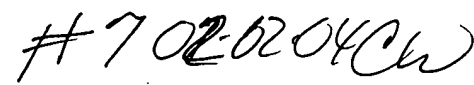
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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet	1	of	2
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Application Number	10/066174
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Examiner Name	BAYAT, Bradley B.
Attorney Docket Number	01-111

## U. S. PATENT DOCUMENTS

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## FOREIGN PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (If known)				
	1	IE WO 00/49586 A1	08-24-2000	Orbis Patents, Ltd	Pages 7-9, 13-17	
					Fig. 15	

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Attorney Docket Number	01-111

Sheet	2	of	2
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## NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	2	"Transale: A Simple Solution for e-payment security and authorization", originally published in PC Magazine, July 2000, downloaded from "http://www.transale.com/pcmagazine.htm on March 10, 2002 (3 Pages)	
	3	"Telemoney - How it Works", downloaded from http://www.telemoneyworld.com/howitworks.shtml on March 10, 2002 (1 page)	
	4	"E-Payment Security", downloaded from "http://www.globeid.com/products/@payvault.htm on September 16, 2001 (8 page document, pages 5 and 6)	

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